



Senate

General Assembly

File No. 174

February Session, 2008

Substitute Senate Bill No. 478

Senate, March 26, 2008

The Committee on Insurance and Real Estate reported through SEN. CRISCO of the 17th Dist., Chairperson of the Committee on the part of the Senate, that the substitute bill ought to pass.

AN ACT PROHIBITING COPAYMENTS FOR PREVENTIVE CARE.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective January 1, 2009*) (a) Notwithstanding any
2 provision of title 38a of the general statutes, no group or individual
3 health insurance policy that provides coverage of the type specified in
4 section 38a-469 of the general statutes that is delivered, issued for
5 delivery, renewed, amended or continued in this state on or after
6 January 1, 2009, shall impose a copayment, deductible or other out-of-
7 pocket expense for preventive care services.

8 (b) For purposes of this section, "preventive care services" include,
9 but are not limited to: (1) Annual physicals and periodic health
10 evaluations, including tests and diagnostic procedures ordered in
11 connection with routine examinations such as annual physicals; (2)
12 routine prenatal and well-child care; (3) child and adult
13 immunizations; (4) tobacco cessation programs; and (5) obesity weight-
14 loss programs. "Preventive care services" do not include any services
15 or benefits intended to treat an existing illness, injury or condition.

This act shall take effect as follows and shall amend the following sections:		
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Section 1	<i>January 1, 2009</i>	New section
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Statement of Legislative Commissioners:

In section 1, "(b)" was inserted and the remaining paragraph was reformatted for consistency of style.

INS *Joint Favorable Subst.-LCO*

The following fiscal impact statement and bill analysis are prepared for the benefit of members of the General Assembly, solely for the purpose of information, summarization, and explanation, and do not represent the intent of the General Assembly or either chamber thereof for any purpose:

OFA Fiscal Note

State Impact: None

Municipal Impact:

Municipalities	Effect	FY 09 \$	FY 10 \$
Various Municipalities	Cost	Potential	Potential

Explanation

The bill is not anticipated to impact the state employee health plan costs. There are currently no office visit co-payments for the allowable physicals, wellcare and immunizations provided for under the health plans. The plan does not cover programs for tobacco cessation or obesity weight-loss.

The bill may impact fully insured municipal plans whose plan design included co-payments for preventative care specified by the bill. The required change in plan design could result in increased premium cost that would vary based on existing provisions.

The Out Years

The annualized ongoing fiscal impact identified above would continue into the future subject to inflation.

OLR Bill Analysis**sSB 478*****AN ACT PROHIBITING COPAYMENTS FOR PREVENTIVE CARE.*****SUMMARY:**

This bill prohibits health insurance policies from imposing a copayment, deductible, or other out-of-pocket expense (e.g., coinsurance) for preventive care services. It specifies that “preventive care services” excludes any services or benefits intended to treat an existing illness, injury, or condition, but includes:

1. annual physicals and periodic health evaluations, including tests and diagnostic procedures ordered in connection with them;
2. routine prenatal and well-child care;
3. child and adult immunizations;
4. tobacco cessation programs; and
5. obesity weight-loss programs.

The bill applies to group and individual health insurance policies delivered, issued, renewed, amended, or continued in Connecticut on or after January 1, 2009.

EFFECTIVE DATE: January 1, 2009

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 19 Nay 0 (03/11/2008)